

FTC MOTION FOR TEMPORARY RESTRAINING ORDER

EXHIBIT 1

Declaration of Samuel Cassamas

DECLARATION OF SAMUEL CASSAMAS
PURSUANT TO 28 U.S.C. § 1746

I, Samuel Cassamas, have personal knowledge of the facts below and am competent to testify about them:

1. I am over 18 years old.

2. I am a resident of Atlanta, Georgia.

3. I am currently employed in the film industry.

4. In or around June 22 or June 23 of 2021, I posted the following question on the r/Advice Reddit channel: “How do I fund an expensive college education when I have bad credit and no one will co-sign a private loan for me?” I will be entering college at some point in the next few months, but I am struggling to obtain student loans due in part to my subpar credit. A true and accurate copy of my Reddit post is attached as **Attachment A**.

5. After posting this question, a stranger with the username “JustSomeSmolBean” commented on my post claiming her mother worked in “Financial Aid” and suggesting I look into scholarships. She also asked me what was affecting my score and causing it to be “bad,” and followed up by suggesting she could get me “information on how to get those hard pulls off [my] score.” A true and accurate copy of JustSomeSmolBean’s comments on my Reddit post is attached as **Attachment B**.

6. JustSomeSmolBean followed up by sending me a direct, private message on Reddit on or around June 23, 2021. She began providing me with general credit-related tips and advice after inquiring further about the status of my credit and the primary factors affecting it. At first, nothing felt out of the ordinary. JustSomeSmolBean then briefly mentioned that she happened to know about a particular program she could introduce me to in order to help me remove negative marks from my credit report and help raise my credit score. I told her I would be

1 interested in learning more information about the program, which led to us
2 exchanging phone numbers. JustSomeSmolBean introduced herself to me as
3 Briana. A true and accurate copy of the direct message conversation I shared with
4 Briana on Reddit is attached as **Attachment C**.

5 7. Briana texted me that same day. She wanted to schedule a phone call to give
6 me more information about the program. However, I insisted on limiting our
7 conversations to text. Briana then commenced explaining the program to me. She
8 immediately revealed that she herself was “partnered” with this program, which
9 supposedly helped “people and students” with “their finances, particularly credit.”
10 This program, which was a credit repair service called United Credit Education
11 Services (“UCES”), would help repair my credit by evaluating my credit score,
12 removing negative marks from my credit report, subsequently building my credit,
13 and finally, protecting my score after it had been improved.

14 8. Briana explained that UCES would commence this process by generating
15 letters that would dispute negative marks on my credit report. Lawyers would
16 carefully write these letters using proper legal verbiage, and I would then send
17 these letters off to the three credit bureaus. The credit bureaus would be required to
18 respond to my letters within thirty days. If they did not reply, I would legally have
19 the right to “sue them for non-compliance.” Briana asked me when I needed to
20 obtain my student loans by, which was in about a month’s time. Her response was,
21 “So about 1 month. You [would] be surprised! Almost anything is possible in
22 certain circumstances.” To me, this statement meant that UCES would have my
23 credit repaired within one month of me beginning to utilize their service. Briana
24 further claimed that my credit score would increase by a significant amount. Briana
25 also briefly discussed a “credit building system” UCES had in place that involved a
26 “secured card,” though she did not share significant details about it.

27 9. Briana claimed that the service would cost a one-time fee of \$188 to join,
28 and a monthly fee of \$89 per each month I chose to remain registered in the

1 program. She also claimed that if I joined UCES and successfully recruited five
2 new people into the program, my credit repair services would be free for life. Even
3 if I did not become a UCES customer, she told me that if I referred anyone to her
4 that actually ended up registering for the service, she would send me \$50 (per
5 person).

6 10. While Briana was explaining the credit repair service details to me, she also
7 asked me to add her as a “friend” on Facebook so that she could invite me to a
8 group “where people we service post their results.” This was presumably a
9 Facebook group for consumers registered with the credit repair service. I went
10 ahead and joined this group. Upon adding Briana on Facebook, I learned her full
11 name was Briana Barcia.

12 11. After joining the Facebook group, Briana mentioned to me that UCES had a
13 couple of Zoom seminars coming up in which more information about the credit
14 repair service would be shared. I agreed to attend one of the meetings. A true and
15 accurate copy of this text conversation I shared with Briana prior to attending the
16 Zoom seminar is attached as **Attachment D**.

17 12. I attended the Zoom seminar on or around June 24, 2021. The first half of
18 the Zoom meeting was dedicated to explaining the credit repair service side of the
19 business, whereas the second half of the meeting was centered around the agent
20 side of UCES, which actually operated under a different name: Financial
21 Education Services (“FES”). The meeting was filled with colorful promises about
22 both the credit repair service and the agent opportunity. During the credit repair
23 part, which took up about 40% of the meeting, the speakers would say stuff like,
24 “Type a 1 in the chat if you want to be free of debt,” and “Type a 1 in the chat if
25 you want to improve your credit score.” During the agent part, which took up
26 closer to 60% of the meeting, the speakers would say things like, “Type a 1 in the
27 chat if you want to get rich.” These interactive parts of the meeting meant to me
28 that FES/UCES could, at a minimum, get you out of debt, and, at best, make you

1 extremely rich. The speakers claimed that UCES would significantly raise your
2 credit score by a very high figure. I believe it may have been 100 points..

3 13. During the agent part of the meeting, guest speakers were gloating about the
4 magical lives they were able to build after becoming FES agents. One of the
5 speakers claimed that they were able to quit their former job as an administrator at
6 multiple hospitals because of how much money they were generating as an FES
7 agent. The speakers framed FES/UCES as a collection of smaller credit repair
8 businesses that recruited people to be agents to both sell the credit repair service, as
9 well as recruit other agents into the company, though you supposedly generated
10 more profits engaging in the agent recruitment side of the business. The speakers
11 explained that you would make money as an agent based off of how much the
12 agents in your downline were making. Your “downline” referred to the agents you
13 directly recruited into FES, as well as the agents they recruited, and so on. At one
14 point during the meeting, they showed a slide with a list of different agent titles
15 and the “minimum volume requirements for title.” This volume referred to the
16 amount an agent and their downline had to bring in on a monthly basis in order for
17 an agent to retain that title. The highest title on the list, a “Pinnacle Senior VP,”
18 was required to generate ten million dollars per month! Though Briana had never
19 referred to herself as an FES agent or fully explained exactly how she was
20 involved with the company, I was now able to put two and two together and
21 determine she was an agent with the company. A true and accurate copy of this
22 slide is attached as **Attachment E**.

23 14. This seminar turned me off from UCES. It seemed to me that this company
24 could be a pyramid scheme. I decided to research the company on my own, so I
25 searched for FES and UCES on Google right after the Zoom meeting ended. I
26 came across a lawsuit that the State of Georgia had filed against FES. The article
27 (or press release) I read, which was posted on the Georgia Attorney General’s
28 website, claimed FES was an “illegal credit repair business” that was “using

1 unlawful and deceptive practices in their multi-level marketing structure.” A true
2 and accurate copy of the article detailing Georgia’s lawsuit against FES is attached
3 as **Attachment F**.

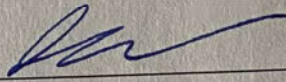
4 15. Later that day, Briana reached out to me and asked me what I thought of the
5 Zoom seminar. I mentioned the lawsuit to her. She became defensive and said that
6 the lawsuit was only targeting one specific agent that was supposedly “signing
7 people up and not activating their services.” She said the lawsuit had not actually
8 targeted the company as a whole. Her defense of FES did not change my mind
9 about the company. A true and accurate copy of the text conversation I shared with
10 Briana after I attended the Zoom seminar is attached as **Attachment G**.

11 16. After this final conversation with Briana, I went on the Federal Trade
12 Commission’s website and filled out their online report for fraud. I filed this
13 complaint on or around June 25, 2021.

14 17. Overall, I feel very fortunate that I was able to recognize FES’ red flags
15 before I paid any money or invested in the UCES credit repair service. I am now
16 able to see that FES is a scheme aimed at manipulating people’s emotions and
17 anxieties when they are struggling through desperate situations. I’ve heard about
18 pyramid schemes from watching the news, but always assumed that the news
19 exaggerated their recruitment tactics. I am glad I was able to see firsthand how
20 their recruitment operates so that I am better able to avoid and protect myself
21 against them in the future.

1 Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing
2 is true and correct.

3
4 Executed in Atlanta, Georgia on 6 August, 2021

5
6 

7 Samuel Cassamas
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

ATTACHMENT A

4:09



r/Advice

u/_____ • 27d

How do I fund an expensive college education when I have bad credit and no one will co-sign a private loan for me?



1



7



Share



BEST COMMENTS ▾

ATTACHMENT B



JustSomeSmolBean · 27d

What degree are you pursuing? I have a parent that works in Financial Aid and dependent on what degree you are after there is an endless amount of money in many different scholarships. What's affecting your score to bring it into the "bad" level?



Reply



1



OP · 27d

It's a film degree, if that helps at all. As for my credit, I just don't have much history or debt and a lot of recent pulls in attempts to get loans. I hang out in the low 600s.



1



JustSomeSmolBean · 27d

Yeah! There's a lot of scholarship money there, I have an uncle who went to NYU for film so I can ask him what scholarships he applied for. (Cause NYU is not cheap in the slightest haha). Ahh yeah, that those low 600s will kill you.. Hey! I'll send you a message I might be able to help you get information on how to get those hard pulls off your score though, check your messages!



1



ATTACHMENT C



JustSomeSmolBean



JustSomeSmolBean 12:19 AM

Hey there! Wanted to help get you some more information on getting your scores up so that you can approved for loans. You said low 600s.. and the only thing affecting your score is hard inquires? You sure it's not anything else?



12:20 AM

Hi! According to my rejection letter from CollegeAve, it's the lack of significant debt, short history, and lots of pulls



JustSomeSmolBean 12:24 AM

Ahhh okay, yeah the pulls make it look like you are "desperate" for loans especially if you have a short history..

As for the significant debt, there's not way for them to verify your income to debt ratio, so that's what they mean by "lack of significant debt"



12:26 AM

I think they mean that I only have \$850 as my credit card limit



JustSomeSmolBean 12:30 AM

Yeah, that's where the income to debt ratio comes in, there's only so much "debt" you can carry on your credit card to pay off that it's not enough for them to go based off of..

I have a program that I could introduce you too to help you get those negative marks off and raise your score so you get approve for loans if you would be interested?

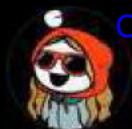


12:34 AM

I'd at least be interested in some information about it.

Message





JustSomeSmolBean 12:38 AM

Absolutely! Is right now a good time? I know it's late and I wouldn't want to keep you up! I'm not sure what time zone you are on



12:39 AM

I'm probably going to be up for another hour or so, if that's enough time. Otherwise, we can come back to it tomorrow anytime!
(I'm in eastern time)



JustSomeSmolBean 12:44 AM

Ah okay! I'm on pacific standard. Yeah! If it's okay that we exchange phone numbers? I'd love to schedule to talk with you for tomorrow!



12:47 AM

Yeah sure! Text me at



JustSomeSmolBean 12:53 AM

Ok great! I'll be texting from a 925 number. My name is Briana by the way! Just sent you a text :)

Message



ATTACHMENT D

Message
Wed, Jun 23, 12:53 AM

Hey there 🖐️ It's Briana
(JustSomeSmolBean) from Reddit!
This is [REDACTED] ?

Hi! It is indeed

Awesome! Yeah I wanted to get you
scheduled tomorrow so I can get
you all the good information.. Ill be
around at 3PM your time if that
works for you so that I can give you
a call?

My social anxiety does better by
text, but a call should be okay at 3

Alright! I totally get you on the social
anxiety part.. I'm the type of person
that if there's a dog at a party... I'm
partying with the dog 🐕

But sounds great! I'll gonna hit the
hay for now, it's getting kinda late
but, I'll talk to you tomorrow! :)

Wed, Jun 23, 10:25 AM

Being entirely honest, I'm not entirely comfortable talking on the phone. If you're alright with it, I'd be more comfortable texting. It's already been a day

Wed, Jun 23, 1:49 PM

That's alright! I understand. I can text, sure

So the last I left was getting you info about the program..okay! So I myself actually am partnered with this program that helps people and students their finances, particularly their credit.

What we do is, evaluate your scores, get negatives removed off your scores, then build, and protect your scores after we have improved them! Then get you connected to the right tools and resources specific to you needs (so Student Loan Lenders in your case)

You already mentioned to me your negative marks and score ranges
How soon were you needing loans?
In a few months or year or so?

I need it by the end of July. Which may or may not be possible

So about 1 month. You be surprised!
Almost anything is possible in certain circumstances.

So about 1 month. You be surprised!
Almost anything is possible in
certain circumstances.

So how the process would go is that
we would pull your report, find the
negatives affecting you report, then
send a round of dispute letters to
the bureaus, in which case for you
should be able to cover those hard
inquiry's with 1 round!

And the first round process takes
only 1 month. If the bureaus don't
report back to you within the month
you send the letters, you actually
have the right to sue them

In addition to all of that, we have a
credit building system in place to
also get your scores up that way as
well! We have a secured card that is
available for anyone that works with
our program through open sky

Let me ask you! Do you have
Facebook by any chance?

I do have Facebook

Awesome! Do you mind if I send you my profile link so you can add me on Facebook? I want to invite you to our group where people we service post their results 💪

Alright

great! Here is my Facebook link:



Briana Barcia

facebook.com

Just saw your friend request, nice to meet you Sam! :)

Just invited you to the group as well! We're you able to get in?

I just submitted the questionnaire to get in

Okay great! Yeah that group has all the good stuff in it.. and everyone there is really friendly if you have any questions!

So! What do you think so far though? You think you would be interested in getting started with the program?

I have just a little bit of anxiety about giving out the kind of information that might be required to do this to people I'm not overly familiar with.

I guess I just want to know what kind of information you'd need and how the process itself will actually work

Delivered

That's okay! I understand, absolutely! I can give you a brief summary

So all I would need is basic identity verification information, the same stuff that lenders ask you for and even stock trading apps ask you for. To verify you are also of age to be able to have these services to.

The process is very simple! Within 24 hours of sign up, you'll receive what we call dispute letters. You have to option to receive them via pdf or in the mail. These letters are written up by our team of attorneys so it has all the correct information and verbiage to send to the bureaus to dispute negative items. Then you would mail the letters to the bureaus and then they have 30 days to respond or else you have the right to sue them for non-compliance

And the best part is, we don't dispute negatives one at a time. We actually challenge many at once. So that your scores increase in higher amounts at a time!

I have a website link if you like to check it out? It has all of the services we offer in addition to the credit restoration :)

Yeah, I'd definitely like to check out the website

Absolutely! Here's is the link:

Home

ucesprotectionplan.com



So how much does your company charge for these services?

It's a one time setup fee of \$188 with the first month included, and \$89 month to month with no contract

And then also we do have a referral program too! If you refer 5 people to the program and they get signed up as well, you actually get your services for free, for life!

I always like to mention that to students especially since I know from firsthand experience sometimes funds are tight

Okay. Well I'm going to think about it for sure. If I could get up past 720 I could probably get approved for a loan by myself, but I'll have to look at if I can afford all the costs with the moving to California that comes with going to this college

Delivered

Oh no way! You're moving to California? If you don't mind me asking what college you are going to? That actually makes finding you scholarships even easier! My mother works in the Financial Aid School system in CA and I went to college in California since it's where I'm located at currently haha

It's the [REDACTED]
[REDACTED] campus

Oh nice! Well congratulations to you! I went to school in the SF Bay Area, but I frequent the LA area for business related trips. I'm Photographer by degree choice 📷

Nice! If I can figure it out, I want to visit SF at some point. My dad grew up there so he's given me some stuff to do if I get to go

It's amazing, especially during this time of year the weather is great, I live fairly close to I'm there almost every weekend haha it's all the good food spots that keep bringing me back! I do most of my work in the city as well too :)

Well I'm glad I was able to get you all this good information! I'd personally say the sooner you sign up the sooner we can get your scores up, and get you approved! I'll also be reaching out to my mother about scholarships on your behalf to help you out in this way as well

Yeah, thanks so much! I need to think it over and look at my bank balances, but we'll see. And I'm sure I have friends with credit troubles of their own, so if I can't maybe they can

Delivered

Delivered

Sure thing! For anyone you send my way, and signs up I can actually take \$50 out of my marketing budget and send it to you directly! You can send them my number and I can help them sort through anything they've got going on too, I love to help in anyway I can

4:23



Briana >

Wed, Jun 23, 8:24 PM

Hey again! I wanted to extend an invite out to you, our company has a zoom meeting coming up at about 40 minutes a lot of big leaders are on the panel today! Can I send you the link if you'd be interested in wanting to listen in?

I don't think I'll be able to join in, family stuff. But the offer is much appreciated. Let me know if something like that comes up in the future and I'll try to make it!

All good! Funny enough we actually have zooms all week haha, this one is just one of the bigger ones. We have another one tomorrow at 4PM your time if you want to get on the list for that one?

Wed, Jun 23, 10:08 PM

Wed, Jun 23, 10:08 PM

Yeah sure!

great! I'll be sending you a text 10 minutes beforehand tomorrow to make sure you got the invite and everything is workin on your end 💪

Sounds good!

Thu, Jun 24, 4:04 PM

Join our Cloud HD Video Meeting

fesempire.com



I'm so sorry I didn't text you earlier, the link just came out! So hop in!

My car knocked over a vase... so I've been picking it up 🥲

cat*

ATTACHMENT E

Monthly Infinity Bonus*

Paid As Title	Minimum Volume Requirements for Title	Percentage of Monthly Lineage Volume
SALES DIRECTOR	\$10,000.00	0.5%
REGIONAL SALES DIRECTOR	\$25,000.00	0.75%
EXECUTIVE SALES DIRECTOR	\$50,000.00	1%
VICE PRESIDENT	\$100,000.00	1.50%
REGIONAL VICE PRESIDENT	\$250,000.00	1.75%
EXECUTIVE VICE PRESIDENT	\$500,000.00	2%
SENIOR VICE PRESIDENT	\$1,000,000.00	2.25%
SENIOR REGIONAL V.P.	\$2,500,000.00	2.50%
SENIOR EXECUTIVE V.P.	\$5,000,000.00	2.75%
PINNACLE SENIOR V.P.	\$10,000,000.00	

*Additional requirements can be found in the



ATTACHMENT F

4:34



law.georgia.gov

Carr: Illegal Credit Repair Operation to Pay \$1M Penalty

JULY 19, 2019

ATLANTA, GA – Attorney General Chris Carr today announced a \$1.75 million settlement with Financial Education Services, Inc. (FES) and its owners Michael Toloff and Parimal Naik, alleging that they violated the Georgia Fair Business Practices Act by operating an illegal credit repair business and using unlawful and deceptive practices in their multi-level marketing structure.

ATTACHMENT G

Great meeting! I always love the energy Adriana brings to our zoom haha, and she lives not to far from me!

Lemme ask you! What did you think of the zoom? What did you like best about it?

Well, liked best... everything about the presentation and the pitch was very clear.

The recruit people to make money model of FES is really something. Really makes me think of similarly built companies

4:34

law.georgia.gov

Carr: Illegal Credit Repair Operation to Pay \$1M Penalty

JULY 19, 2019

ATLANTA, GA – Attorney General Chris Carr today announced a \$1.75 million settlement with Financial Education Services, Inc. (FES) and its owners Michael Toloff and Parimal Naik, alleging that they violated the Georgia Fair Business Practices Act by operating an illegal credit repair business and using unlawful and deceptive practices in their multi-level marketing structure.

And this

Ah! Yes so this was actually targeted at a particular agent within the company, unfortunately he was signing people up and not activating their services so a lawsuit was opened under the company

So when this happens a hold is placed on their account, that agent is barred from the company and their income is sent directly to charity!

I hope that addresses that concern?

Thu, Jun 24, 9:13 PM

hey again! I know you had your concern earlier regarding that article but I'm glad you were able to join the zoom and get a good look at what we can do to help get you your loans and build your scores up! Do you have any other questions for me?

I don't think so. I need to think it over and look into a few things. But I appreciate the in depth look

Delivered